

Fig. 1

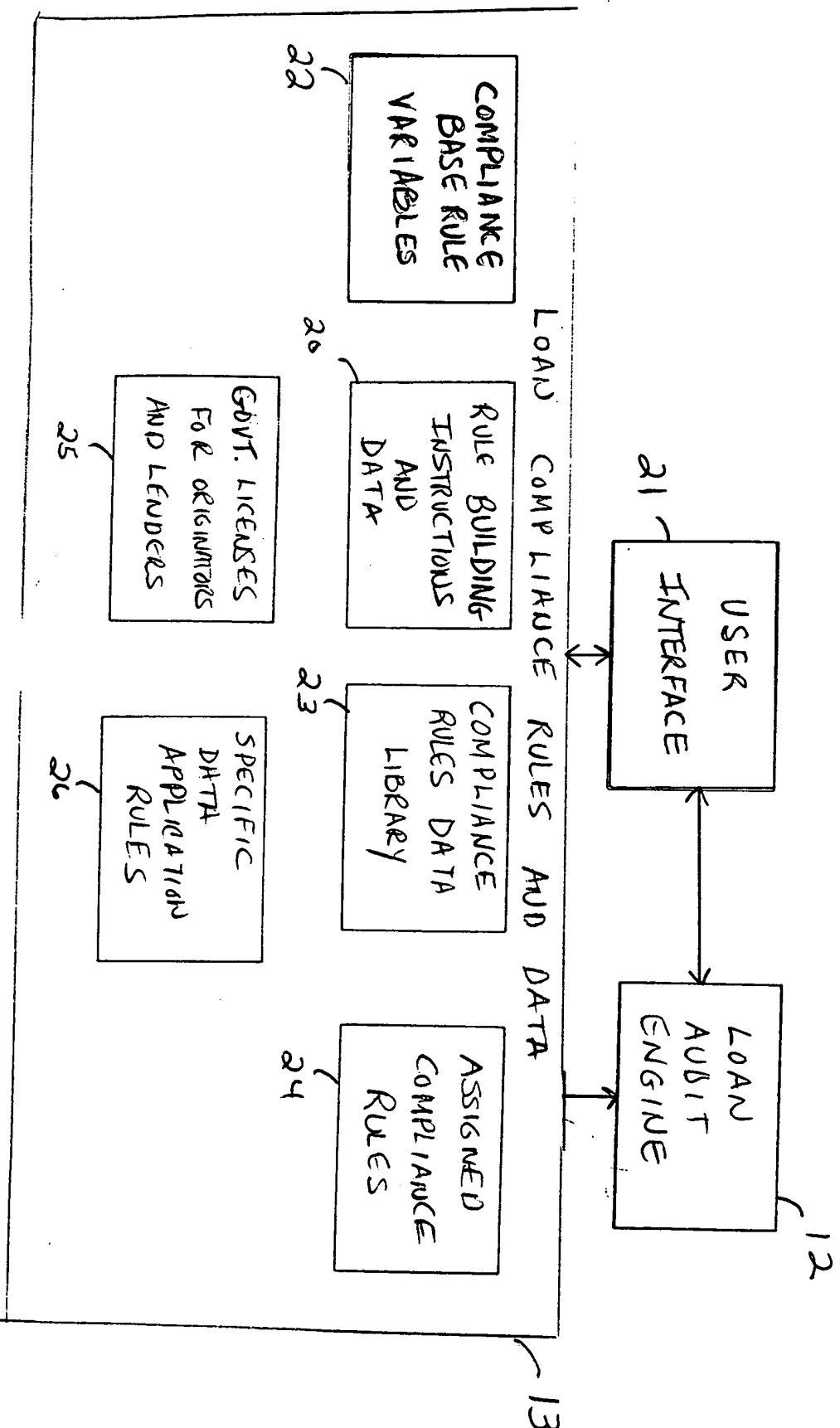


FIG. 2

0954.2237 030300

31 State Tax Schedules

AK AL AR AZ CA CO CT DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NY OH OK OR PA PR

Defaults Rules/Licensing Messages

☐ Mtg State ☐ Wet State ☐ Wet/Dry State ☒ FHA Hi Cost

State Taxes:

Schedule: Semi-Annw

1st: Nov Grace days: 40

2nd: Mar Due Day: 15

3rd: Tax Rate: 1.25%

4th: Service Fee: \$63

Trustee Information

Trustee

public official

private party

title company

none

Prepayment Penalty:

1st Message: 6 months interest at the yearly rate of interest

2nd Message: 6 months interest at the yearly rate of interest

Late Fees:

Lien	Min \$	Fee \$	Fee %	Grace	Method
1	\$0.00	\$0.00	5%	15	Equal to %
2	\$5.00	\$5.00	6%	10	Greater of % or \$

Record: 1 of 2

Manually adding fees to a loan file: No Print Logic

Assigning a No Rule or Logic will allow any fee to be individually added to any loan file. Otherwise if another rule is selected, only loans meeting the selected rule will allow fees to be added individually according to the rule.

Fig. 3

State Tax Schedules

AK AL AR AZ CA CO CT DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA PR

Details Rules/Licensing Messages

State Requires Licensing: ☒ Branch Licensing Req'd For: None

Other Comment:

Licensing:

Lic:	Real Estate Officer License	Contact:		City/State:	
Rule:	State Licenses - First and Junior Mortg	Name:	Department of Real Estate	Zip/Zip+4:	
Act:		Name 2:		Phone:	
Msg:		Addr 1:		Fax:	
		Addr 2:			

Lic:	Residential Mortgage Lender	Contact:		City/State:	
Rule:	State Licenses - First and Junior Mortg	Name:	Department of Corporations	Zip/Zip+4:	
Act:		Name 2:		Phone:	
Msg:		Addr 1:		Fax:	
		Addr 2:			

Lic:	Real Estate Officer License - Broker	Contact:		City/State:	
Rule:	State Licenses - First and Junior Mortg	Name:		Zip/Zip+4:	
Act:		Name 2:		Phone:	
Msg:		Addr 1:		Fax:	
		Addr 2:			

Record: 14 of 4

State Rules and Limits:

State Rule:	Loan Rule:
Loan Amt <\$35,000 max Bkr/Lndr fee < 10%	State Licenses - First Mortgages
Loan Amt to \$25,000, fees limited to 15% plus \$700	State Licenses - Junior Mortgages
Late Fee max 6%	State Licenses - First and Junior Mortgages
Prepayment term limited to first seven years	State Licenses - First and Junior Mortgages
	No Print Logic

Record: 14 of 4

Fig 4

State Tax Schedules

Default Rules/Licensing Messages

State: CA

Loan Amt < \$35,000 max Bkr/Lndr fee < 10%

Loan amt < \$50,000 has APR <= 21%

Loan amt <= \$25,000 has max APR of 16%

Loan Amt > \$100,000 has APR <= 21%

Loan amt > \$25,000 to \$300,000 max lender fee 2%

Loan Amt to \$25,000, fees limited to 15% plus \$700

Max loan term 15 yrs

Min loan amount \$10,001 on equity lines

Min loan amount \$10,001 on closed end seconds

Min loan amount \$25,001 on equity lines

Min loan amount \$5,001 on closed end seconds

Min Loan amount = \$1,001

Min loan amount = \$15,001

Min Loan Amount = \$2,000

Min loan amount = \$2,001

Min loan amount = \$2,500

Min loan amount = \$20,000

Min loan amount = \$25,000

Min Loan Amount = \$25,001

Min loan amount = \$2501

Loan Amt < \$35,000 max Bkr/Lndr fee < 10%

Loan Amt to \$25,000, fees limited to 15% plus \$700

Late Fee max 6%

Prepayment term limited to first seven years

No Print Logic

City/St: Zip/Zip+4: Phone: Fax:

City/St: Zip/Zip+4: Phone: Fax:

City/St: Zip/Zip+4: Phone: Fax:

Loan Rule:

State Licenses - First Mortgages

State Licenses - Junior Mortgages

State Licenses - First and Junior Mortgages

State Licenses - First and Junior Mortgages

No Print Logic

Record: 1 of 4

Fig 5

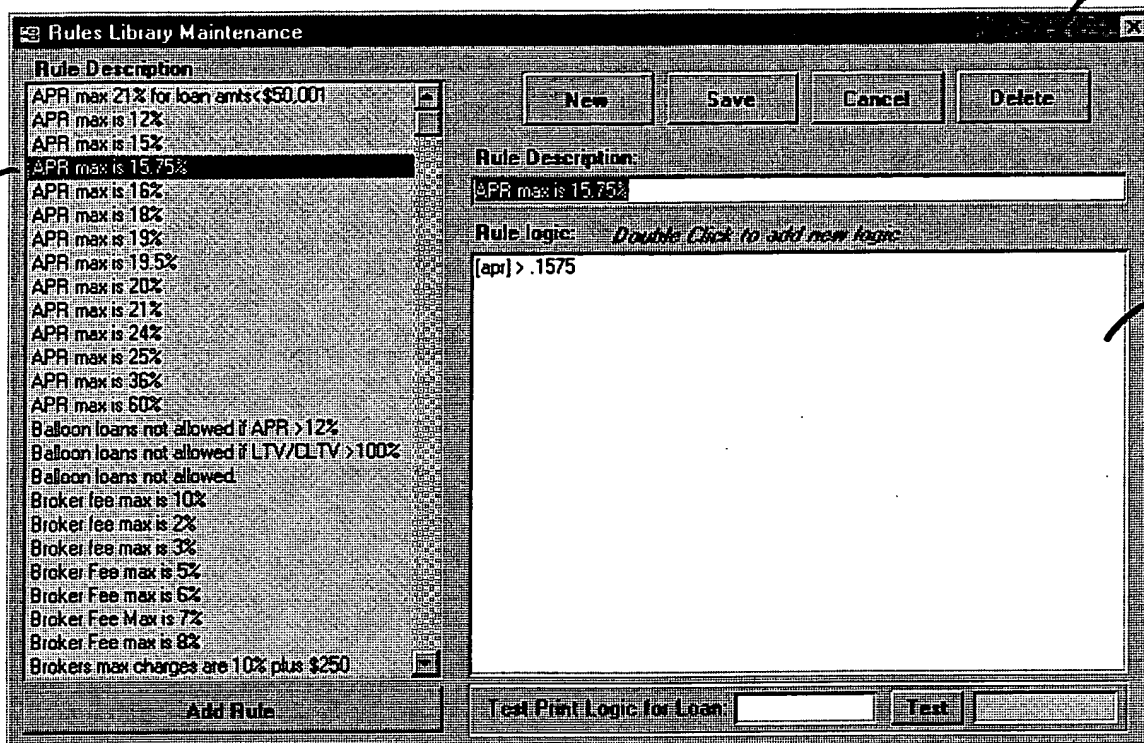


Fig. 6

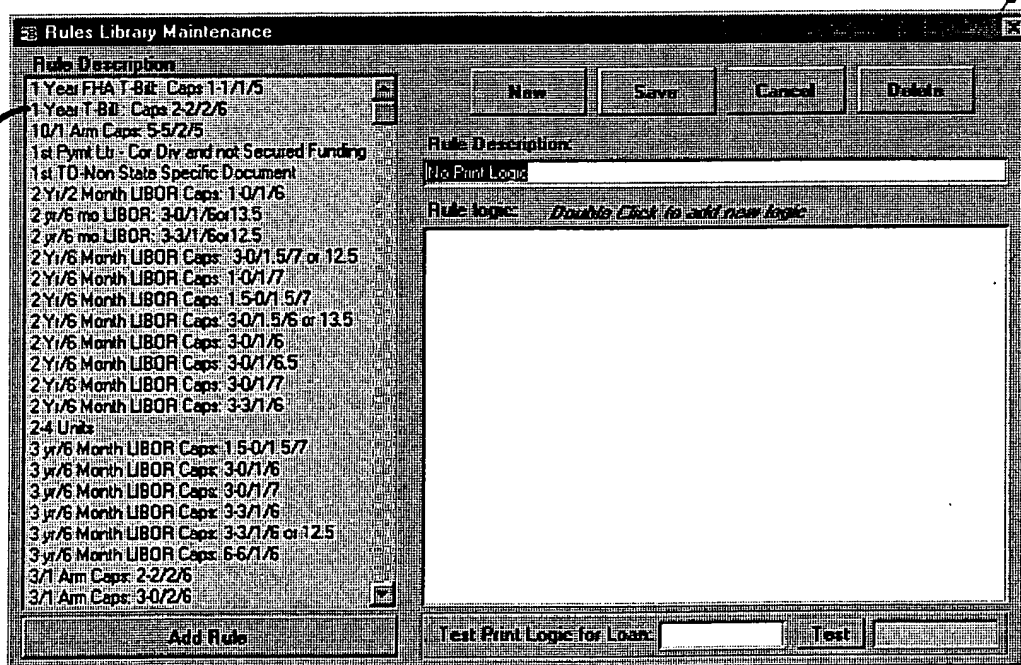


Fig. 8

SQL Logic Builder

Data Field:

- DocSigningFee
- FundingFeeL
- FundingFee0
- AdminFee0
- YSP0
- ProcessingFee0
- ProcessingFeeL
- Origination
- Appraisal
- AppraisalReview
- FloodCert
- TitleFees
- TransferFee
- RecordingFees
- IntangibleTax
- BrokerFees
- LenderFees
- ProviderFees
- AmortTerm
- repaymentdue
- isTPO
- Occupancy**
- origination type

Example: Occupancy

Eval: Enter Value:

<

<=

= Select Value:

>= Primary

> Second

<> Investment

in Other

And **Or**

Clear **Transfer & Close**

SQL Logic Text:

[interestrate] < .15 AND [Occupancy] = 2

Write the logical expression so if data from the loan file evaluates to a true condition, that data is out of spec and the system will act accordingly. All valid logic and thus loan data will evaluate to false.

Fig. 7

records returned in list view.

QJR STU YUX YZ Add Source Save Source Undo Delete

Active Company & Address State Licensing

City	State/ Active	Lic. No/ Exp	Perpetual	Broker of record/ License Rule	Remarks/ Exemption
st Covina	CA	01121601	<input type="checkbox"/>		
erton	<input checked="" type="checkbox"/>	11/13/2003			
Segundo	Review:	12/01/2003		Real Estate Officer License	None
heim	<input checked="" type="radio"/> Primary			stic desc	state
n Diego				Real Estate Officer License	CA
ne				Residential Mortgage Lender	CA
ange				Real Estate Officer License - Broker	CA
anc Palisades				Real Estate Branch License	CA
lland				Uniform Consumer Credit Code License	CO
n Diego				Unregulated - Lender	CO
n Jose				Unregulated - Broker	CO
nden Grove				Second Mortgage Lender	CT
vada City				First Mortgage Lender	CT
ange				First Mortgage Broker	CT
stin				Second Mortgage Broker	CT
ncouver,				Chapter 22 Licensed Lender License	DE
Sion Wile				Correspondent Lender Branch Office Pe	FL
ce Oswego				Mortgage Lender License	FL
ncho Cucum				Correspondent Mortgage Lender Licens	FL
ptes				Mortgage Brokerage Business License	FL
nterrey Park				Annual Mortgage Lender License	GA
wpot Beach				Annual Mortgage Broker License	GA
son				Mortgage Brokers & Solicitors License	HI
n Diego					
dford					
ange					

Record: 1 of 1

Source: Act Exec: Status: Status Date:

Fig. 9

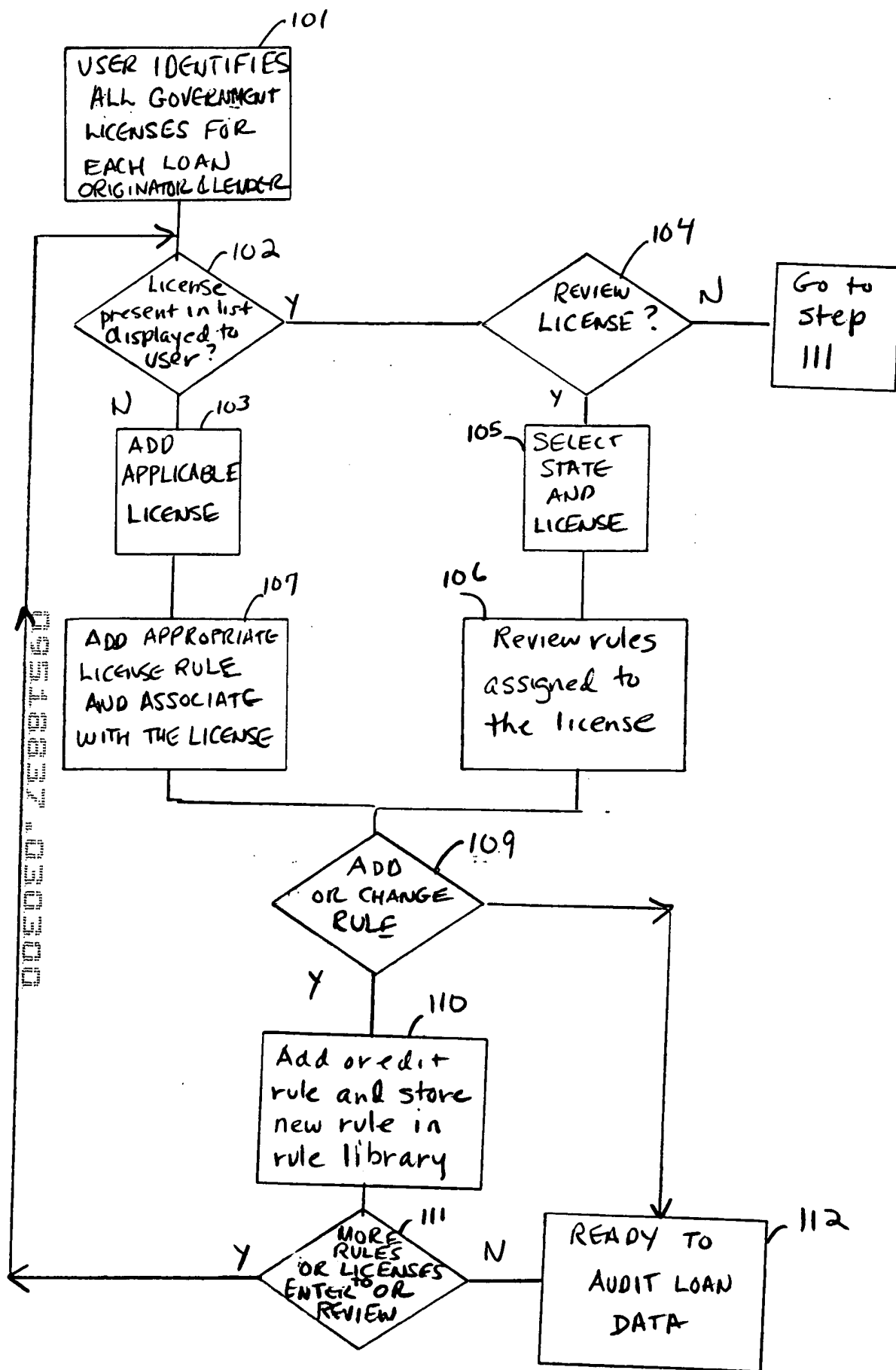


Fig. 10

120

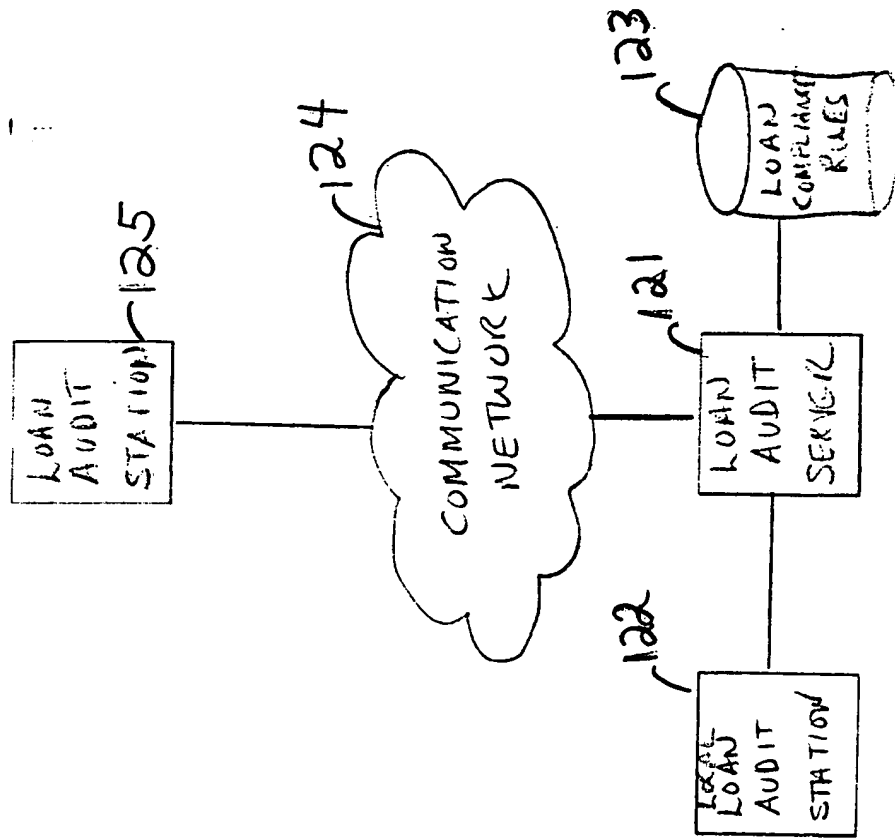


Fig. 11